

<b>Information to identify the case:</b>			
Debtor 1:	<b>Diane L. Rave</b>		Social Security number or ITIN: xxx-xx-3228
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		EIN: _____
Case number:	22-20604-TPA		Date case filed for chapter: 7 3/30/22

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Diane L. Rave	
2. All other names used in the last 8 years		
3. Address	1019 Tweed Street Apt. 1 Pittsburgh, PA 15204	
4. Debtor's attorney Name and address	Brian J. Bleasdale Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Contact phone 412-726-7713 Email: bleasdb@yahoo.com
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

Debtor **Diane L. Rave**

Case number **22-20604-TPA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 4/4/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 2, 2022 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 7/1/22</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Diane L. Rave  
Debtor

Case No. 22-20604-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 04, 2022

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2022:

Recip ID	Recipient Name and Address
db	+ Diane L. Rave, 1019 Tweed Street, Apt. 1, Pittsburgh, PA 15204-1629
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
tr	+ Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15468517	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, Attn: Bankruptcy, P.O. Box 8099, Newark, DE 19714
15468514	+ Celtic Bank/ContFinCo, 4550 New Linden Hill Road, Wilmington, DE 19808-2930
15468518	+ Continental Finance Company, Attn: Bankruptcy, P.O. Box 3220, Buffalo, NY 14240-3220
15468528	+ Household Finance Co/OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15468529	+ Macys/DSNB, P.O. Box 6789, Sioux Falls, SD 57117-6789
15468531	+ MedExpress Urgent Care, P.A., 5201 Baum Blvd, Pittsburgh, PA 15224-2303
15468535	+ Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004
15468538	+ Thom/Continental Finance, P.O. Box 8099, Newark, DE 19714-8099

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bleasdb@yahoo.com	Apr 04 2022 23:08:00	Brian J. Bleasdale, Emerson Professional Building, 101 Emerson Avenue, Aspinwall, PA 15215
smg	EDI: PENNDEPTREV	Apr 05 2022 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2022 23:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Apr 04 2022 23:09:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Apr 04 2022 23:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15468510	+ Email/Text: bk@avant.com	Apr 04 2022 23:09:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15468513	+ EDI: PHINGENESIS	Apr 05 2022 03:08:00	CB Indigo/GF, P.O. Box 4499, Beaverton, OR 97076-4499
15468519	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Apr 04 2022 23:08:00	CorTrust Bank, Attn: Bankruptcy, P.O. Box 7030, Mitchell, SD 57301
15468511	+ EDI: CAPITALONE.COM	Apr 05 2022 03:08:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 04, 2022

Form ID: 309A

Total Noticed: 40

15468512	+ EDI: CAPITALONE.COM	Apr 05 2022 03:08:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15468515	+ EDI: WFNNB.COM	Apr 05 2022 03:08:00	Comenity Capital/Big Lots, P.O. Box 182120, Columbus, OH 43218-2120
15468516	+ EDI: WFNNB.COM	Apr 05 2022 03:08:00	Comenity/Big Lots, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
15468520	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 04 2022 23:19:46	Credit One Bank, Attn: Bankruptcy Dept., P.O. Box 98873, Las Vegas, NV 89193-8873
15468521	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 04 2022 23:19:33	Credit One Bank N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
15468522	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 04 2022 23:19:33	Credit One Bank N.A., P.O. Box 98875, Las Vegas, NV 89193-8875
15468530	+ EDI: CITICORP.COM	Apr 05 2022 03:08:00	Macys/FDSB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15468523	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 04 2022 23:08:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15468525	+ EDI: AMINFOFP.COM	Apr 05 2022 03:08:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
15468524	+ EDI: AMINFOFP.COM	Apr 05 2022 03:08:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
15468526	+ EDI: PHINGENESIS	Apr 05 2022 03:08:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, P.O. Box 4477, Beaverton, OR 97076-4401
15468527	+ EDI: PHINGENESIS	Apr 05 2022 03:08:00	Genesis FS Card Services, Attn: Bankruptcy, P.O. Box 4477, Beaverton, OR 97076-4401
15468533	Email/Text: ml-ebn@missionlane.com	Apr 04 2022 23:08:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15468532	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 04 2022 23:08:00	Mercury/FB&T, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15468534	+ EDI: AGFINANCE.COM	Apr 05 2022 03:08:00	One Main, P.O. Box 1010, Evansville, IN 47706-1010
15469347	EDI: PENNDEPTREV	Apr 05 2022 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15469347	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2022 23:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15468537	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 04 2022 23:08:00	TBOM/Atls/Aspire, P.O. Box 105555, Atlanta, GA 30348-5555
15468539	+ EDI: PHINGENESIS	Apr 05 2022 03:08:00	TBOM/Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
15468536	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 04 2022 23:08:00	Tbom/Atls/Aspire, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
15468540	+ Email/Text: bankruptcydepartment@tsico.com	Apr 04 2022 23:09:00	Transworld Sys Inc/51, Attn: Bankruptcy, P.O. Box 15630, Wilmington, DE 19850-5630
15468541	+ Email/Text: bankruptcydepartment@tsico.com	Apr 04 2022 23:09:00	Transworld Sys Inc/51, P.O. Box 15273, Wilmington, DE 19850-5273

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 04, 2022

Form ID: 309A

Total Noticed: 40

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2022

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2022 at the address(es) listed below:

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Diane L. Rave bleasdb@yahoo.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4